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Citi™ Gold MasterCard® Application

CARD TYPE	FEE	INTRODUCTORY RATE
GOLD	NO ANNUAL FEE	0% p.a. ON BALANCE TRANSFERS FOR 12 MONTHS

John Sample, 456 Anystreet
Anytown, Any province X0X 0X0

XXXXXXXXX

Use this line to make changes to name and address if necessary. If left blank, your name and address will appear as printed above.

Mark with an 'X' if you are:

X Employed X Self-Employed
X Retired X Student
X Homemaker X Unemployed

Previous address if less than 2 years at current address

Home Phone ( ) -

Social Insurance Number (optional)

E-mail address

Mark your language of preference with an 'X': X English X French

Annual Personal Income $, .00
+
Other Annual Income $, .00
=
Annual Household Income $, .00

Date of Birth (D D M M Y Y Y Y)

Mother's Maiden Name or Password (for your security)

Business Name or Employer

Number of years there

Job Title

Business Phone ( ) -

Source of Other Annual Income (e.g., spouse)

Monthly Housing/Rental Costs $, .00 X Own home X Rent X Other

Minimum $20,000 Annual Household Income required for a Citi Gold MasterCard**.

By signing this Application, I certify that all information supplied in this Application is true and complete, I agree to the Terms and Conditions of Offer and everything else set out on the reverse side of this Application.

X
Signature of Primary Cardmember Applicant — Date

CREDITSHIELD® OPTION

YES! Enrol me in the **optional** CreditShield Insurance Program. I have read and understand the insurance and cost disclosures described on the reverse and that I will not be covered by CreditShield unless I sign below. I confirm that I am eligible for this insurance. I understand I may cancel within 30 days for a full refund and I am free to cancel at any time.

X
Signature of Primary Cardmember Applicant — Date

BALANCE TRANSFER REQUEST AT A 0% INTEREST RATE FOR 12 MONTHS

Start saving money now! Fill in this Balance Transfer Request, and we'll do the rest. It's that easy! (Please limit your balance transfer requests to two accounts.)

1 Lender, Financial Institution, Retailer
Account Number
The amount I want to transfer to my Citi MasterCard account is: $, .

2 Lender, Financial Institution, Retailer
Account Number
The amount I want to transfer to my Citi MasterCard account is: $, .

$36A59

To start enjoying your new Citi Gold MasterCard card, mail this application by April 30, 2006.
For faster service, please fax toll-free to: 1-866-285-1969. To apply over the phone, call: 1-866-595-4422.
Apply online at www.applynow.citibank.ca. Your access code is FPO.

XXXXX XX FPO XX XXXXX

John Sample
456 Anystreet
Anytown, Any province
X0X 0X0

0% on balance transfers for a year. No annual fee.

Switch to Citi before April 30, 2006 and save!
No interest on balance transfers for a year. And no annual fee.

Dear John Sample,

When there are so many great ways to enjoy your money, why spend it on interest payments? When you switch your unpaid credit balances to Citi, you'll pay less and save more for the things you want to do.

You'll be amazed at how much you'll save.

It's quick and easy to save with your new Citi™ Gold MasterCard*. All you have to do is transfer unpaid balances from your higher rate cards. The enclosed chart shows how the savings stack up. You'll enjoy lower payments and effortless savings for a full year with your unbeatable 0% rate – and there's no annual fee!

Gold benefits. Identity Theft Solutions. And no annual fee.

The Citi Gold MasterCard delivers great premium benefits like Price Protection, Extended Warranty, Purchase Assurance and Emergency Assistance Service—all with no annual fee. That includes our exclusive new Identity Theft Solutions, an innovative safety feature you'll be glad to have. If you ever become a victim of identity theft, one quick phone call will have an Identity Theft Specialist working with you to get your life back as quickly and painlessly as possible.

Apply for your Citi Gold MasterCard before April 30, 2006.

To be eligible for our introductory 0% interest rate on balance transfers for 12 months, please complete the enclosed application, include your balance transfer information, and return it by mail or fax to 1-866-285-1969 before April 30, 2006. You can also apply by phone at 1-866-595-4422 or online at www.applynow.citibank.ca. Your personal access code is at the bottom of your application.

We look forward to welcoming you as a valued Citi Gold MasterCard client.

Peter Kalen
Vice President
Citi Cards Canada Inc.

P.S. To pay no interest for 12 months on balance transfers and no annual fee, remember to apply for your Citi Gold MasterCard before April 30, 2006.

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Apply your way!

- **Mail** the enclosed postage-paid envelope.
- By toll-free **fax** 1-866-285-1969
- By **phone** at 1-866-595-4422
- **Online** at www.applynow.citibank.ca

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◆ 0% introductory annual interest rate offer applies to transferred balances posted to your Citi MasterCard account pursuant to this offer during the first 12 monthly Citi MasterCard account statement Billing Periods and only until the expiration of the 12th Billing Period or until those balances are paid in full, whichever comes first. For complete details, please see Important Information section in the Application that applies to this offer.

◆◆ **Based on the information we receive about your annual income and credit history, we may approve you for a Citi MasterCard product with different terms and benefits from those you are applying for, or we may be unable to approve you for any Citi MasterCard product at this time. The Total Credit Limit assigned to the Citi MasterCard product you have been approved for will be based on the Primary Cardmember Applicant's income and credit history.**

[1] Based on a department store or gas credit card with an interest rate of 28.8% p.a.

[2] Based on a standard credit card with an interest rate of 18.5% p.a.

† Benefits and Services are subject to change. Insurance benefits are underwritten by licensed insurance companies. Details of coverage including terms, conditions, limitations and exclusions are outlined in the Citi Gold MasterCard Features, Card Services and Insurance Certificates provided with your Citi MasterCard card. Most non-insurance benefits and services are provided by independent companies who are solely responsible to you for the provision of those benefits and services.

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ADDITIONAL CARD OPTION

YES! I would like **an additional card at no extra cost.**

Authorized User's First Name | Middle Initial | Last Name

By signing this Application, I certify that all information supplied in this Application is true and complete, I agree to the Terms and Conditions of Offer and everything else set out below.

Date of Birth (D D M M Y Y Y Y) | X Signature of Authorized User | Date

Product Citi Gold MasterCard **Annual Service Fee** None **Standard Annual Interest Rate** 18.5% **Introductory Interest Rate Offer** 0% on balance transfers for 12 months◆

Facts You Should Know About the Citi MasterCard Account You Are Applying For

General: The information about the Citi MasterCard Account you are applying for that is set out here is correct as of March 15, 2006 but is subject to change[†]. No Annual Fees: There are no annual service fees for the Primary Cardmember or an Authorized User on the Citi MasterCard Account you are applying for. Interest Rates and Related Information: The standard annual interest rate for Purchases and Cash Advances on the Citi MasterCard Account you are applying for is set out above and is subject to change. Please refer to your Citibank® MasterCard Cardmember Agreement and Rate Schedule governing the Account for further Interest Rates details. **For complete information about interest rates, the day on and after which interest accrues (including information about any grace period) and the amount of any non-interest charges that apply to the Citi MasterCard Account you are applying for, please call toll-free 1-800-387-1616.**

Important Information About Your Application for a Citi MasterCard Account

Please read these terms that form part of your Application for the Citi MasterCard Account you are applying for. In this Important Information section, "I", "me", and "my" mean the Primary Cardmember Applicant for the Account and a Card. If there is one or more than one Authorized User for a Card, these words also mean the Primary Cardmember Applicant and each Authorized User individually; and "you" and "your" mean Citibank Canada and its affiliate, Citi Cards Canada Inc.

My Request: I (the Primary Cardmember Applicant) am asking Citibank Canada to enter into a Citibank MasterCard Cardmember Agreement with me, open a Citi MasterCard Account in my name, issue a Citi MasterCard Card on the Account to me (and to each Authorized User, if that individual signs this Application), and renew and replace the Card(s) periodically. I certify that all information supplied to you in this Application is true and complete and acknowledge that you will be relying on that information in connection with this Application and your ongoing dealings with me.

If my Application is approved, I will comply with the Citibank MasterCard Cardmember Agreement and Rate Schedule that will be sent to me when my Card is issued, renewed or replaced, as amended or replaced from time to time. If the Account is used, or I sign, use or accept my Card, it will mean that I have received and read that Citibank MasterCard Cardmember Agreement and Rate Schedule. It will also mean that I have understood and agreed to everything written there. I acknowledge and accept that under an arrangement between Citibank Canada and its affiliate, Citi Cards Canada Inc., Citi Cards Canada Inc. will be performing all Account servicing and related activities on the Account, and will be administering the Citibank MasterCard Cardmember Agreement governing the Account.

If an Authorized User signs this Application, they also agree and consent to everything written here and in the Citibank MasterCard Cardmember Agreement and Rate Schedule that will be sent to them when their Card is issued, renewed or replaced, as amended or replaced from time to time.

Collection and Use of Information: I consent to your establishing and maintaining a file of personal information about me and obtaining and exchanging, from time to time, all information about me (including credit information) with your branches, affiliates and agents and with any credit reporting agency, credit bureau, person or corporation with whom I have or may have financial relations, government or regulatory agency, or supplier of services or benefits relating to the Account. (Such persons or corporations may include collection agencies, bailiffs, marketing and advertising agencies, or any other party whom you deem necessary in connection with the servicing of the Account.) This consent is valid where use of my personal information is needed to assist you in making a decision about the Application, including verifying my identity, monitoring, evaluating, servicing and collecting the Account; providing Account-related and other programs offered by you or a third-party provider approved by you; allowing your affiliates and selected companies to promote their products and services to me; responding to my inquiries about the Application, the Account or my file; and meeting legal and regulatory requirements, including Canadian federal and provincial requirements and foreign requirements applicable to you or any of your affiliates and service providers. You may provide account statement and other Account information to an Authorized User from time to time at their request. You may also disclose my personal information (including Account information such as the Account number) to Account program partners or their agents as is reasonably required for those Account program partners to provide services and/or benefits to me under those Account programs. **I also acknowledge receipt of notice that, from time to time, you may obtain consumer reports containing credit information about me from credit reporting agencies**.

I consent to your monitoring and/or recording of my telephone discussions with your representatives.

I consent to your disclosing general and non-sensitive personal information about me, through marketing lists, to selected companies or organizations to allow them to offer me directly goods and services that may be of interest to me. These selected companies and organizations will be formally prohibited from disclosing the information to third parties or using it for another purpose without obtaining appropriate consent in advance. If I prefer to be removed from the marketing lists or lists you may share with third parties, I am free to opt out at any time by contacting Citi Cards Canada Inc. at the address or telephone number mentioned below. I will allow a reasonable time for my withdrawal request to become effective. I consent to the use and disclosure of my personal information in connection with the assignment of the Account or amounts owing under the Account, and certain other business transactions from time to time, and to your use of service providers (including those located outside of Canada) to process and handle personal information on your behalf, all as more particularly described in the Citi Card Services Group *Privacy of Personal Information Policy Statement* (the "**Privacy Statement**"). I consent to the collection, use and disclosure of my personal information as described in this Application and in the Privacy Statement, as amended from time to time, and as permitted or required by law. I have the right to access my file and rectify any personal information in the file that may be obsolete, incomplete or incorrect. I may view a copy of the Privacy Statement by visiting your Website at www.citibank.ca. I may request a copy of the Privacy Statement, file an opt-out request, request access to my personal information file, or report obsolete, incomplete or incorrect personal information about me by contacting you at: Citi Cards Canada Inc., One Toronto Street, Suite 1200, Toronto, Ontario M5C 2V6, Attention: Privacy Officer, or by calling you at 1-800-387-1616.

The Primary Cardmember Applicant and each Authorized User must be of the age of majority in their province of residence and be permanent residents of Canada.

Important Information About an Introductory Annual Interest Rate Offer on Balance Transfers

General: This Important Information section only applies to you if this Application contains an introductory annual interest rate offer for balance transfers. However, this offer may not be valid if you are participating in, or have been solicited for, another Citibank Canada balance transfer program offering.

To take advantage of this offer, your Citi MasterCard account must be open and in good standing.

Balance transfers may only be made in Canadian funds and may not be used to pay down any Citibank Canada account. You may transfer any amount, up to your available credit limit. If the total of the balance transfer amounts requested in this Application, if approved, exceeds your available credit limit, your first Balance Transfer Request (up to your available credit limit) will be completed, and any available credit remaining will be applied to your second Balance Transfer Request.

Introductory Annual Interest Rate (Balance Transfers): The introductory annual interest rate for this offer applies to balances posted to your Citi MasterCard account for the promotional period indicated in this Application or until those balances are paid in full, whichever comes first. Any transferred balance remaining after the promotional period has expired, as well as purchases and cash advances made at any time, are subject to the standard annual interest rate on your Citi MasterCard account, as indicated in the above card product information chart. Please refer to your Citibank MasterCard Cardmember Agreement for interest calculation and other details. Each balance transfer amount will appear on your Citi MasterCard account statement as a 'Balance Transfer'. However, interest will be charged on that amount from the date it is posted to the account. Payments and other credits will be applied first to balance transfer amounts at an introductory annual interest rate, then to Interest-Bearing Purchases at an introductory annual interest rate, and then to other Account indebtedness in the manner set out in your Citibank MasterCard Cardmember Agreement.

Your completed Application, and each Balance Transfer Request, must be received by April 30, 2006 to qualify for this balance transfer offer.

CreditShield® Program Summary

CreditShield insures your Citi MasterCard Account balance in the event of involuntary unemployment, disability, critical illness or death. At age 65, CreditShield converts to Accidental Death and Dismemberment coverage.

Enrolment: To enrol in CreditShield, you must be under age 65, a Canadian resident and the Primary Cardmember on your account. Insurance certificates indicating the effective date of coverage will be mailed to you upon receipt of enrolment. Payment of CreditShield premium (which is non-refundable after the first 30 days) confirms your enrolment.

Affordable Coverage: Only $0.89 per $100 of your average daily balance per month. Provincial taxes are payable in Ontario, Quebec, Newfoundland and Labrador.

Loss of Income/Disability Benefits: Minimum monthly payments will be made for up to 24 months, or until you return to work, or you receive the maximum benefit, which is limited to the lesser of your insured outstanding balance on the date of loss or $10,000. The monthly benefit payment will cover the minimum payment due (excluding past due or over credit limit amounts).
For unemployment coverage, you must be gainfully employed at least 30 hours per week for at least 90 consecutive days prior to the date of loss and not be self-employed or an independent contractor. Disability does not cover losses caused by normal pregnancy or childbirth, self-inflicted injuries or a pre-existing condition, if the loss occurs in the first six months of coverage. To qualify, you must remain unemployed or disabled for more than 30 consecutive days; initial payments are made retroactive to the date of loss.

Life/Critical Illness/Accidental Death or Dismemberment Insurance Benefit: Your outstanding balance at the time of death, critical illness, or dismemberment (excluding over credit limit amounts and/or amounts over $10,000) will be completely paid. Suicide during the first 12 months of coverage and self-inflicted injuries are excluded. Critical Illness excludes pre-existing conditions within the first six months of coverage, non-invasive cancer in-situ, Kaposi's sarcoma, Stage 1 Hodgkin's disease, any skin cancer other than malignant melanomas and localized non-invasive tumors showing only malignant changes.

Underwriters: CreditShield is underwritten by the American Bankers Insurance Company of Florida and the American Bankers Life Assurance Company of Florida, all of North York, Ontario, and under policy forms W-F-R-1 (24) (6/2000) and L-U-Z (6/2000). Certain conditions may apply. Their toll-free number is 1-800-654-8573. Full program details will be sent to you upon enrolment.

Alberta Residents: The creditor has a financial interest in the sale of this insurance.

Privacy: American Bankers Insurance Company of Florida, American Bankers Life Assurance Company of Florida and their subsidiaries and affiliates may collect, use and share your personal information provided to them by you and obtained from others with your consent. You agree that they may use the information to establish and serve you as their customer or when required or permitted by law. You may obtain a copy of the above companies' privacy code by calling 1-888-778-8023.

™ Trade-mark of Citigroup Inc. Used under license. * Registered trade-mark of MasterCard International Incorporated. Used under license. ◆ 0% introductory annual interest rate offer applies to transferred balances posted to your Citi MasterCard account pursuant to this offer during the first 12 monthly Citi MasterCard account statement Billing Periods and only until the expiration of the 12th Billing Period or until those balances are paid in full, whichever comes first. For complete details, please see Important Information section in the Application that applies to this offer. ◆◆ **Based on the information we receive about your annual income and credit history, we may approve you for a Citi MasterCard product with different terms and benefits from those you are applying for, or we may be unable to approve you for any Citi MasterCard product at this time. The Total Credit Limit assigned to the Citi MasterCard product you have been approved for will be based on the Primary Cardmember Applicant's income and credit history.** [1]Based on a department store or gas credit card with an interest rate of 28.8% p.a. [2]Based on a standard credit card with an interest rate of 18.5% p.a. †Benefits and Services are subject to change. Insurance benefits are underwritten by licensed insurance companies. Details of coverage including terms, conditions, limitations and exclusions are outlined in the Citi Gold MasterCard Features, Card Services and Insurance Certificates provided with your Citi MasterCard card. Most non-insurance benefits and services are provided by independent companies who are solely responsible to you for the provision of those benefits and services. ® Registered trade-mark of Citigroup Inc. Used under license. © 2006 Citi Cards Canada Inc.

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